In the Claims:

Please cancel Claims 4, 18, and 32 and add new Claims 43-55. Please rewrite Claims 1, 2, 3, 5-7, 11, 15-17, 19-21, 25, 29-31, 33-35 and 39 in their entirety as follows (the changes in these Claims from the previous version to the rewritten version are shown in Appendix A, with brackets for deleted matter and underlines for added matter):

1. (Amended) A method of evaluating line item data, the method comprising the steps of:

displaying at least one line item;

accessing a database of authorized vendors;

displaying a list of authorized vendors that corresponds with the at least one line item;

accessing vendor data associated with the list of authorized vendors;

receiving a selection of at least one vendor from the list of authorized vendors; and

receiving authorization to execute payment of the selected at least one line item.

2. (Amended) The method of claim 50 wherein the step of authorizing a direct payment comprises receiving an amount for a direct payment.

3. (Amended) The method of claim 50 wherein the step of authorizing a direct payment comprises the step of communicating with a back office system to issue a payment to a claimant.

5. (Amended) The method of claim 50 wherein the step of authorizing a vendor transfer further comprises the step of receiving a selection of the availability of an upgrade.

6. (Amended) The method of claim 50 wherein the step of authorizing a vendor transfer further comprises the step of verifying a deduction.

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7. (Amended) The method of claim 50 wherein the step of authorizing a line item payment comprises the steps of:

receiving the selection of at least one line item;

receiving the selection of a form of payment; and

authorizing the transaction.

11. (Amended) The method of claim 50 wherein the step of authorizing a preauthorized payment comprises the steps of:

displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen;

receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

15. (Amended) A system for evaluating line item data, comprising:

a processor for executing programs; and

a memory for storing a program executable by the processor, the stored program including instructions for (i) displaying at least one line item; (ii) accessing a database of authorized vendors having a list of authorized vendors; (iii) displaying the list of authorized vendors that corresponds with the at least one line item; (iv)accessing vendor data associated with the list of authorized vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors; and (vi) receiving authorization to execute payment of the selected at least one line item.

16. (Amended) The system of claim 53 wherein authorizing a direct payment includes receiving an amount for direct payment.

17. (Amended) The system of claim 53 wherein authorizing a direct payment includes communicating with a back office system to issue payment to a claimant.

19. (Amended) The system of claim 53 wherein authorizing a vendor transfer includes receiving a selection of the availability of an upgrade.

20. (Amended) The system of claim 53 wherein authorizing a vendor transfer includes verifying a deduction.

21. (Amended) The system of claim 53 wherein authorizing a line item payment includes (i) receiving the selection of at least one line item; (ii) receiving the selection of a form of a payment; and (iii) authorizing the transaction.

25. (Amended) The system of claim 53 wherein authorizing a preauthorized payment includes: (i) displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and (ii) receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

29. (Amended) A computer readable medium containing instructions for controlling a computer system to perform a method for evaluating line item data, the method comprising:

displaying at least one line item;

accessing a database of authorized vendors;

displaying a list of authorized vendors that corresponds with the at least one line item;

accessing vendor data associated with the list of authorized vendors;

receiving a selection of at least one vendor from the list of authorized vendors; and

receiving authorization to execute payment of the selected at least one line item.

30. (Amended) The computer readable medium of claim 54 wherein the step of authorizing a direct payment comprises receiving an amount for a direct payment.

31. (Amended) The computer readable medium of claim 54 wherein the step of authorizing a direct payment comprises the step of communicating with a back office system to issue payment to a claimant.

33. (Amended) The computer readable medium of claim 54 wherein the step of authorizing a vendor transfer further comprises the step of receiving a selection of the availability of an upgrade.

34. (Amended) The computer readable medium of claim 54 wherein the step of authorizing a vendor transfer further comprises the step of verifying a deduction.

35. (Amended) The computer readable medium of claim 54 wherein the step of authorizing a line payment comprises the step of:

    receiving the selection of at least one line item;

    receiving the selection of a form of payment; and

    authorizing the transaction.

39. (Amended) The computer readable medium of claim 54 wherein the step of authorizing a preauthorized payment comprises the steps of:

    displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and

    receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

43. (New) The method of claim 1 further comprising performing an update of the database of authorized vendors.

44. (New) A method of evaluating line item data, the method comprising the steps of:

    displaying at least one line item;

    accessing a database of authorized vendors having a list of authorized vendors;

    comparing the list of authorized vendors with the at least one line item;

    displaying vendor data on the availability of an upgrade for the at least one line item;

    receiving a selection of at least one vendor from the list of authorized vendor that corresponds with the at least one item; and

receiving authorization to execute at least one payment of the selected at least one line item.

45. (New) The method of claim 1 further comprising receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee.

46. (New) The method of claim 1 wherein said authorization is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments.

47. (New) The method of claim 1 further comprising maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services.

48. (New) The method of claim 1 further comprising displaying an add vendor interface, receiving new vendor identifying information, receiving vendor authorization data, and incorporating said new vendor into the database of authorized vendors.

49. (New) The method of claim 44 wherein the at least one vendor is selected based on the availability of the upgrade of the at least one line item.

50. (New) The method of claim 1 wherein authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.

51. (New) The method of claim 50 further comprising allowing vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has a preferred status.

52. (New) The method of claim 1 further comprising receiving at least one line item in a central database.